Job Title: Debt Adviser (Trainee)

Reports to: Service Delivery Manager

Location: Citizens Advice West Sussex various locations

Job summary:

• To ensure the delivery of high quality debt advice across the spectrum of the debt legal discipline.

• To achieve the best appropriate outcomes for the people faced with debt issues

Main Duties and Responsibilities:

1. To engage with clients via face to face, telephone and email, establishing a complete picture of the client’s financial circumstances

2. Effectively manage own caseload closing cases timely and appropriately meeting all necessary quality standards

3. Assist the client to draw up an accurate financial statement and advising on reducing expenditure

4. Obtain evidence of client’s income, expenditure and total debts outstanding

5. Identify, interpret and communicate relevant information exploring options and implications in order that the client can make informed decisions

6. Prioritize debts to enable essential payments are made or payments negotiated

7. Devise and negotiate fair and sustainable repayments to creditors-including direct contact with lenders where mortgage/rent arrears exist

8. Advise the client on court proceedings for debt recovery and procedures for repossessions including applications the client can make to the court

9. Identifying where an appropriate referral could be made to advance the case

10. Completing clear and accurate CaseBook records, (using Adviceguide, Scripts, Snipit and any other diagnostic tools as required)

11. Assess and agree the appropriate level of service, taking into consideration the clients ability to take the next steps themselves, the complexity of the problem (and CAWS resources)

12. Develop a client questionnaire to monitor outcomes

13. Making the client aware of what to expect and what the next steps are

14. Ensure that all work conforms to Citizens Advice systems and procedures recording information and client details on the CaseBook management information system

15. Respond to feedback and address any actions as identified via IFR’s and or training

Research & Campaigns

16. Support our research and campaigns work through various channels including case studies, data collection and client consent

Professional Development

17. Keep up to date with legislation, policies and procedures and undertake appropriate training

18. Read relevant publications

19. Attend relevant internal and external meetings as agreed with the line manager

20. Prepare for and attend supervision sessions/team meetings/staff meetings as appropriate.

Administration

21. Use of telephony and IT equipment for multichannel delivery of advice services

22. Use of IT software for statistical recording of information relating to research and campaigns and funding requirements, record keeping and document production. Ensure GDPR compliant training is completed on an annual basis

23. Ensure that all work conforms to Citizens Advice in West Sussex (North, South, East) systems and procedures

Other duties and responsibilities

24. Carry out any other tasks that may be within the scope of the role to ensure the effective delivery and development of the service

25. Demonstrate commitment to the aims and principles of the Citizens Advice service and its equal opportunities policies

26. Abide by health and safety guidelines and share responsibility for own safety and that of colleagues

27. Attend all necessary training and development activity as required to maintain competence

28. Attend Citizens Advice meetings as directed and other external meetings by agreement

29. Keep up to date on legislative changes that may affect the client

30. Support and actively engage in fundraising activities across Citizens Advice in West Sussex (North, South, East)

Date: June 2019, Reviewed April 2021

If appointed as a trainee you are expected to meet the role competencies with an agreed period

| \\STEAMBOAT\Documents\Senior Management Team\Marketing and media\New Brand 2015\New visuals\Logos\Logo_facebook.png**ATTRIBUTES** | **ESSENTIAL** | **DESIRABLE** | **SOURCE OF EVIDENCE** |
| --- | --- | --- | --- |
| **Qualifications** | Driving licence and use of a car due to requirement to attend outreaches in rural locations | 5 GCSEs grade C or above, including Maths and English (or equivalent)  MAS accredited  Qualified DRO Intermediary | Application form |
| **Knowledge** | Understand the issues involved in interviewing clients | Understanding of the issues affecting society and their implications for clients and service provision | Application form  Interview |
| **Skills** | Effective written & spoken communication skills at all levels  Numerate to the level required in the tasks.  Ability to prioritise own work, meet deadlines, achieve targets and manage caseload.  Ordered approach to casework and an ability and willingness to follow and develop agreed procedures  Competent to use IT in the provision of advice and the preparation of reports and submissions.  Ability and willingness to work as part of a team. | Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively. | Application form  Interview |
| **Experience** | Recent and relevant experience of money advice work | Experience of maintaining a caseload | Application form  Interview  References |
| **Values** | Understanding of and commitment to the aims and principles of the Citizens Advice service and its equal opportunities policies  Adopt & Demonstrate Citizens Advice Values:  **Responsible:** We’re informed and honest.  **Generous:** We’re compassionate and collaborative.  **Inventive:** We’re problem-solving and forward-thinking. | Demonstrate understanding of social trends and their implications for clients and service provision | Application form  Interview |